

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ashley Peters
Ronald Peters, III
Debtors

Case No. 17-01785-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

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Total Noticed: 35

Date Rcvd: Apr 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2020.

db/jdb +Ashley Peters, Ronald Peters, III, 1719 Cape Lookout Street, Chambersburg, PA 17202-8121
4915197 +Bank of America, PO Box 45144, Jacksonville, FL 32232-5144
4915202 +Constance Wilkins, 2122 Hillview Drive, Fayetteville, PA 17222-9554
4915203 +Corning Federal Credit Union, One Credit Union Plaza, PO Box 1450, Corning, New York 14830-1050
4937953 +Franklin County Adult Probation, Attn: Payment Department, 440 Walker Road, Chambersburg, PA 17201-9798
4915209 Northland Group Inc., PO Box 490905, Minneapolis, MN 55439
4915211 +Scotland Podiatry, 1920 Scotland Avenue, Chambersburg, PA 17201-1450
4915213 +Summit Anesthesiology, 785 5th Avenue, Suite 3, Chambersburg, PA 17201-4232
4915214 +Summit Health- Chambersburg Hosp, 112 N. Seventh Street, Chambersburg, PA 17201-1720

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4915196 EDI: BANKAMER.COM Apr 20 2020 23:13:00 Bank of America, PO Box 982238, El Paso, TX 79998
4965321 EDI: BANKAMER.COM Apr 20 2020 23:13:00 BANK OF AMERICA, N.A., PO BOX 31785, TAMPA FL 33631-3785
4915198 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Apr 20 2020 19:18:30 Berks Credit and Collections, 900 Corporate Drive, Reading, PA 19605-3340
4999745 EDI: BL-BECKET.COM Apr 20 2020 23:13:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4915200 +EDI: CITICORP.COM Apr 20 2020 23:13:00 Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
4915201 +EDI: WFNNB.COM Apr 20 2020 23:13:00 Comenity Bank/ Bon Ton, PO Box 182789, Columbus, OH 43218-2789
4915204 +EDI: BLUESTEM Apr 20 2020 23:13:00 Fingerhut, 6250 Ridgewood Road, St. Cloud, MN 56303-0820
4915199 EDI: JPMORGANCHASE Apr 20 2020 23:13:00 Chase Card, PO Box 15298, Wilmington, DE 19850
4915206 +E-mail/Text: bncnotices@becket-lee.com Apr 20 2020 19:18:03 Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
4988906 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 20 2020 19:26:46 LVNV Funding, LLC its successors and assigns as, assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4988968 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 20 2020 19:26:27 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4989201 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 20 2020 19:26:27 LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4963365 E-mail/Text: camanagement@mtb.com Apr 20 2020 19:18:08 M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
4915207 +E-mail/Text: camanagement@mtb.com Apr 20 2020 19:18:08 M&T Mortgage, PO Box 900, Millboro, DE 19966-0900
4915208 +E-mail/Text: Bankruptcies@nragroup.com Apr 20 2020 19:18:28 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4915723 +EDI: PRA.COM Apr 20 2020 23:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4915210 +E-mail/Text: bankruptcy@patriotfcu.org Apr 20 2020 19:18:17 Patriot Federal Credit Union, 800 Wayne Avenue, Chambersburg, PA 17201-3810
4989046 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 20 2020 19:26:27 Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4955255 EDI: Q3G.COM Apr 20 2020 23:13:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4992332 EDI: Q3G.COM Apr 20 2020 23:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4915212 +EDI: SEARS.COM Apr 20 2020 23:13:00 Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
4915215 +EDI: RMSC.COM Apr 20 2020 23:13:00 Synchrony Bank/ Care Credit, PO Box 965036, Orlando, FL 32896-5036
4915216 +EDI: RMSC.COM Apr 20 2020 23:13:00 Synchrony Bank/Old Navy, PO Box 965005, Orlando, FL 32896-5005
4915217 +EDI: RMSC.COM Apr 20 2020 23:13:00 Synchrony Bank/Wolf's Furniture, PO Box 965036, Orlando, FL 32896-5036
4915218 +EDI: RMSC.COM Apr 20 2020 23:13:00 Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
4915219 +EDI: WTRRNBNK.COM Apr 20 2020 23:13:00 TD Bank/ Target, PO Box 673, Minneapolis, MN 55440-0673

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4915205 ###Keystone Health, 820 Fifth Avenue, Chambersburg, PA 17201-4219

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
D. Troy Sellars on behalf of Asst. U.S. Trustee United States Trustee
D.Troy.Sellars@usdoj.gov, ustpregion03.ha.ecf@usdoj.gov
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
Kevin Matthew Taccino on behalf of Debtor 2 Ronald Peters, III sthlaw-kmt@pa.net
Kevin Matthew Taccino on behalf of Debtor 1 Ashley Peters sthlaw-kmt@pa.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Ashley Peters**
First Name Middle Name Last Name
Debtor 2 **Ronald Peters III**
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:17-bk-01785-HWV

Social Security number or ITIN xxx-xx-0190
EIN -----

Social Security number or ITIN xxx-xx-2523
EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ashley Peters
fka Ashley Sawyer

Ronald Peters III

By the
court:

4/20/20



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Joan Goodling, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.